Certificate Number: 01186-TNM-DE-024030903

Bankruptcy Case Number: 14-04911



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 19, 2014</u>, at <u>4:00</u> o'clock <u>PM CDT</u>, <u>GREGORY WILLIAMS</u> completed a course on personal financial management given <u>in person</u> by <u>Henry E. Hildebrand III, Chapter 13 Standing Trustee</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Tennessee</u>.

Date: August 20, 2014 By: /s/Teresa Sullivan

Name: Teresa Sullivan

Title: Debtor Counselor